ABSTRACT OF THE DISCLOSURE

After FEMA flood maps are scanned and converted to raster maps on a computer system, they are georeferenced. The georeferenced raster maps are stored on the system. Map inset polygons are surrounded by a virtual bounding box and a determination is made whether each grid rectangle intersects any bounding box. For each such intersection, the relevant inset polygon is traced to determine if it actually intersects the grid rectangle. If there is such intersection, the inset polygon is added to a list attached to the grid rectangle. At the end of the process, the list for each grid rectangle identifies each inset polygon intersected thereby. When an address of a property subject to a flood zone determination is entered into the system and geocoded, the grid rectangle containing the address is immediately called up. If only one inset polygon is on the list, it is used to make the flood determination. If more than one inset polygon is on the list, the various polygons are examined to determine which one is appropriate for making the flood determination, which is then made.